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STATE MS.-DESOTO CO. *be*
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PREPARED BY:

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Indexing Instructions: LOT 134, SECTION A, BRAYBOURNE SUBDIVISION,
DESOTO COUNTY

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, EMC MORTGAGE CORPORATION, does hereby sell, convey and specially warrant unto KELVIN STEPHENS AND LESONDRA STEPHENS, as joint tenants with full rights of survivorship and not as tenants in common, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

EXHIBIT "A" ATTACHED

MORE COMMONLY KNOWN AS: 13163 SANDBOURNE CROSS, OLIVE BRANCH, MS. 38654

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

03-070412/BC

WITNESS MY SIGNATURE this the 16th day of MARCH, 2004

EMC MORTGAGE CORPORATION

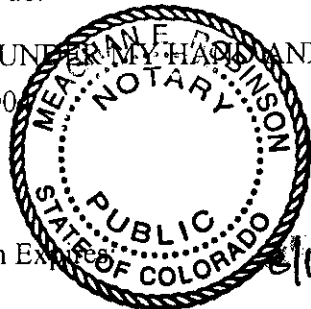
BY: By: Integrated Asset Services, Inc.
As Attorney in Fact

Name & Title By: Kathryn L. Berthiaume
 Kathryn L. Berthiaume, V.P.

STATE OF Colorado
 COUNTY OF DENVER

PERSONALLY APPEARED BEFORE ME, the undersigned authority in
 and for the said county and state, the within named Kathryn L. Berthiaume, duly
 identified before me, who acknowledged to me that he/she is Vice President of Integrated Asset Svcs
Atty in fact for, EMC MORTGAGE CORPORATION, a Delaware
 Corporation, and that for and on behalf of said corporation, and as its act and deed he/she
 executed the above and foregoing instrument after having first having been duly
 authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the 16th day
 of MARCH, 2004



My Commission Expires

[Signature]
 Notary Public

Grantors Address:
 C/O INTEGRATED ASSET SERVICE
 4600 S. SYRACUSE ST. STE 700
 DENVER, CO. 80237
 (303) 796-2186

Grantee Address:
 KELVIN STEPHENS LASONDRA STEPHENS
13163 SANDBORNE CROSS
CHRY BRANCH MS. 38654
(662) 890-0794
() No 2nd phone

EXHIBIT "A"

LOT 134, SECTION A, BRAYBOURNE SUBDIVISION, IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 59, PAGES 32-33, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

INDEXING INSTRUCTIONS
LOT 134, SECTION A, BRAYBOURNE SUBDIVISION, DESOTO
COUNTY

03-070412/BC

RESOLUTION

OFFICE AND DOMICILE INTEGRATED ASSET SERVICES

At a special meeting of the Board of Directors of said corporation held on the **1st day of December, 2000** at its office and domicile, at which all Directors were present, the following resolution was unanimously adopted upon motion duly made and seconded, to wit:

"Be It Further resolved that **Kathryn L. Berthiaume** is authorized and empowered to sign the act of sale conveying title, and to do and perform all other acts necessary and proper to carry out the authority granted in the above resolution, to receive the price of such sale, and to grant receipts and acquittance for all sums received."

To execute and deliver, in the name of EMC Mortgage Corporation as its agent and attorney in fact, any and all listing agreements, purchasing agreements, instruments of sale, deeds, transfer, conveyance, or other documents necessary to effectuate its responsibilities and obligations pursuant to the REO Disposition Agreement executed by and between LaSalle Bank national Association and Integrated Asset Services, Inc. on November 15, 2000.

There being no further business, the meeting was duly declared adjourned.

CERTIFICATE

I, **Troy R. Rockwell, V.P and Assistant Secretary of INTEGRATED ASSET SERVICES, INC.** do hereby certify the above to a be true and correct copy of a Resolution of this Corporation which has duly passed at a Special Meeting of the Board of Directors held on the 1st day of December, 2000.

This is the **1st of December, 2000.**



Troy R. Rockwell , V.P. & Asst. SECRETARY

